

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas D. Wheeler
Debtor

Case No. 16-03540-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 318

Page 1 of 1
Total Noticed: 17

Date Rcvd: Jan 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2017.

db +Thomas D. Wheeler, PO Box 126, New Freedom, PA 17349-0126
cr +FIFTH THIRD BANK, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4826745 ADAMS ELECTRIC COOPERATIVE, INC., 1338 BIGLERVILLE ROAD, PO BOX 3605,
GETTYSBURG, PA 17325-0605
4826746 +ANNETTE M. WHEELER, 263 EAGLE DRIVE, HANOVER, PA 17331-8168
4826747 +BELDEN JEWELERS/STERLING JEWELERS, ATTN: BANKRUPTCY DEPT., PO BOX 1799,
AKRON, OH 44309-1799
4826741 +BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4826748 +CITIBANK/CITICORP CREDIT SVCS., PO BOX 790040, SAINT LOUIS, MO 63179-0040
4826751 +MEMBERS 1ST FEDERAL, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
4826743 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4826742 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4826753 +SHREWSBURY BOROUGH, 35 W. RAILROAD AVENUE, SHREWSBURY, PA 17361-1596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr EDI: RECOVERYCORP.COM Jan 27 2017 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4826749 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jan 27 2017 19:04:32 FIFTH THIRD BANK,
1830 EAST PARIS AVE, GRAND RAPIDS, MI 49546-8803
4826744 EDI: IRS.COM Jan 27 2017 18:58:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4826750 +E-mail/Text: unger@members1st.org Jan 27 2017 19:04:34 MEMBERS 1ST F C U, 5000 LOUISE DR,
MECHANICSBURG, PA 17055-4899
4826752 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 27 2017 19:04:30 QUICKEN LOANS,
1050 WOODWARD AVENUE, DETROIT, MI 48226-1906
4842716 EDI: RECOVERYCORP.COM Jan 27 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Annette M Wheeler, 263 Eagle Drive, Hanover, PA 17331-8168
4844392* +Annette M. Wheeler, 263 Eagle Drive, Hanover, PA 17331-8168
4826740* +THOMAS D. WHEELER, PO BOX 126, NEW FREEDOM, PA 17349-0126

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Brent Diefenderfer on behalf of Debtor Thomas D. Wheeler bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rmnello@cgalaw.com;kwengert@cgalaw.com
m/kbrayboy@cgalaw.com
Joshua I Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Keri P Ebeck on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers kebeck@weltman.com,
jbluemle@weltman.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
Thomas I Puleo on behalf of Creditor Quicken Loans Inc. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Thomas D. Wheeler**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3835**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

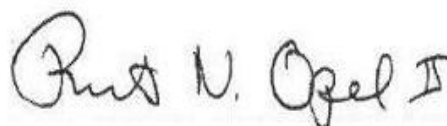
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03540-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas D. Wheeler

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

January 27, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.